

**AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method, implemented using a computer, for customizing a financial account product for an applicant, the method comprising:

- receiving account preference information from the applicant, the account preference information describing the applicant's preferences concerning various features of the financial account product;
- recommending, using the computer, at least one first financial account product to the applicant based on the received account preference information;
- determining, using the computer, if the applicant accepts the at least one first financial account product;
- if the applicant accepts the at least one first financial account product, providing to the applicant a plurality of selectable options for further defining predetermined features of the recommended at least one first financial account product;
- receiving the applicant's selected options for further defining the predetermined features of the recommended at least one first financial account product; and
- customizing, using the computer, the recommended at least one first financial account product based on the applicant's selected options.

2. (Previously Presented) The method of claim 1, wherein the predetermined features of the recommended at least one first financial account product selectable by the applicant comprise:

- at least one of the following: an annual percentage rate associated with the recommended at least one first financial account product, a fee structure associated with the recommended at least one first financial account product, and a credit limit associated with the recommended at least one first financial account product.

3. (Previously Presented) The method of claim 1, wherein providing to the applicant the plurality of selectable options, includes:

    permitting the applicant to prioritize each of the plurality of predetermined features; and

    customizing the recommended at least one first financial account product based on the applicant's prioritization of the predetermined features.

4. (Previously Presented) The method of claim 1, wherein providing to the applicant the plurality of selectable options includes:

    determining, for a first predetermined feature, the value of the selectable option for the first predetermined feature based on an option selected by the applicant for a second predetermined feature of the recommended at least one first financial account product.

5. (Previously Presented) The method of claim 1, wherein recommending the at least one first financial account product includes:

    recommending the at least one first financial account product to the applicant based on the received account preference information and based on information contained in an application submitted by the applicant.

6. (Previously Presented) A system for customizing a financial account product for an applicant, the method comprising:

    means for receiving account preference information from the applicant, the account preference information describing the applicant's preferences concerning various features of the financial account product;

    means for recommending a first financial account product to the applicant based on the received account preference information;

    means for determining if the applicant accepts the first financial account product;

means for providing, if the applicant accepts the first financial account product, to the applicant a plurality of selectable options for further defining predetermined features of the recommended first financial account product;

means for receiving the applicant's selected options for further defining the predetermined features of the recommended first financial account product; and

means for customizing the recommended first financial account product based on the applicant's selected options.

7. (Previously Presented) The system of claim 6, wherein the predetermined features of the recommended first financial account product selectable by the applicant comprise:

at least one of the following: an annual percentage rate associated with the financial account product, a fee structure associated with the financial account product, and a credit limit associated with the financial account product.

8. (Previously Presented) The system of claim 6, wherein the means for providing to the applicant the plurality of selectable options, includes:

means for permitting the applicant to prioritize each of the plurality of predetermined features; and

means for customizing the recommended first financial account product based on the applicant's prioritization of the predetermined features.

9. (Previously Presented) The system of claim 6, wherein the means for providing to the applicant the plurality of selectable options includes:

means for determining, for a first predetermined feature, the value of the selectable option for the first predetermined feature based on an option selected by the applicant for a second predetermined feature of the recommended first financial account product.

10. (Original) The system of claim 6, wherein means for recommending the first financial account product includes:

means for recommending the first financial account product to the applicant based on the received account preference information and based on information contained in an application submitted by the applicant.

11. (Previously Presented) A computer-readable medium containing instructions for customizing a financial account product for an applicant, the instructions comprising:

receiving account preference information from the applicant, the account preference information describing the applicant's preferences concerning various features of the financial account product;

recommending a first financial account product to the applicant based on the received account preference information;

determining if the applicant accepts the first financial account product;

if the applicant accepts the first financial account product, providing to the applicant a plurality of selectable options for further defining predetermined features of the recommended first financial account product;

receiving the applicant's selected options for further defining the predetermined features of the recommended first financial account product; and

customizing the recommended first financial account product based on the applicant's selected options.

12. (Previously Presented) The computer-readable medium of claim 11, wherein the predetermined features of the recommended first financial account product selectable by the applicant comprise:

at least one of the following: an annual percentage rate associated with the first financial account product, a fee structure associated with the first financial account product, and a credit limit associated with the first financial account product.

13. (Previously Presented) The computer-readable medium of claim 11, wherein providing to the applicant the plurality of selectable options, includes:

permitting the applicant to prioritize each of the plurality of predetermined features; and

customizing the recommended first financial account product based on the applicant's prioritization of the predetermined features.

14. (Previously Presented) The computer-readable medium of claim 11, wherein providing to the applicant the plurality of selectable options includes:

means for determining, for a first predetermined feature, the value of the selectable option for the first predetermined feature based on an option selected by the applicant for a second predetermined feature of the recommended first financial account product.

15. (Original) The computer-readable medium of claim 11, wherein recommending the first financial account product includes:

recommending the first financial account product to the applicant based on the received account preference information and based on information contained in an application submitted by the applicant.

16. (Previously Presented) The method of claim 1, wherein the received account preference information from the applicant includes at least one of the following: information reflecting how often the applicant carries a balance for other types of financial account products, information regarding typical uses of current financial account products held by the applicant, and information reflecting one or more desired financial product features that most appeal to the applicant.

17. (Previously Presented) The method of claim 16, wherein the information regarding the one or more desired financial product features that most appeal to the applicant includes at least one of the following:

online shopping, warranty protection, replacement of lost, stolen or damaged items, travel assistance services, ability to select a look of a new card associated with the financial account product, a payment due date, and additional authorized users associated with the financial account product.

18. (Previously Presented) The system of claim 6, wherein the received account preference information from the applicant includes at least one of the following:  
information reflecting how often the applicant carries a balance for other types of financial account products, information regarding typical uses of current financial account products held by the applicant, and information reflecting one or more desired financial product features that most appeal to the applicant.

19. (Previously Presented) The system of claim 18, wherein the information regarding the one or more desired financial product features that most appeal to the applicant includes at least one of the following:

online shopping, warranty protection, replacement of lost, stolen or damaged items, travel assistance services, ability to select a look of a new card associated with the financial account product, a payment due date, and additional authorized users associated with the financial account product.

20. (Previously Presented) The computer-readable medium of claim 11, wherein the received account preference information from the applicant includes at least one of the following:

information reflecting how often the applicant carries a balance for other types of financial account products, information regarding typical uses of current financial account products held by the applicant, and information reflecting one or more desired financial product features that most appeal to the applicant.

21. (Previously Presented) The computer-readable medium of claim 20, wherein the information regarding the one or more desired financial product features that most appeal to the applicant includes at least one of the following:

online shopping, warranty protection, replacement of lost, stolen or damaged items, travel assistance services, ability to select a look of a new card associated with the financial account product, a payment due date, and additional authorized users associated with the financial account product.

22. (Currently Amended) A method, implemented using a computer, for customizing a financial account product for an applicant, the method comprising:

receiving account preference information from the applicant, the account preference information describing the applicant's preferences concerning various features of the financial account product;

recommending, using the computer, at least one first financial account product to the applicant based on the received account preference information;

determining, using the computer, if the applicant accepts the at least one first financial account product;

if the applicant accepts the at least one first financial account product, providing, to the applicant, selectable options and at least one unselectable inputable option for further defining predetermined features of the recommended at least one first financial account product;

receiving, from the applicant, one or more selections selected from the selectable options for the recommended at least one first financial account product; and

customizing, using the computer, the recommended at least one first financial account product based on the applicant's one or more selections.

23. (Currently Amended) The method of claim 22, wherein the at least one unselectable inputable option includes an option for the applicant to provide a value.

24. (Previously Presented) The method of claim 23, wherein the value corresponds to at least one of the predetermined features.

25. (Currently Amended) A system for customizing a financial account product for an applicant, the method comprising:

means for receiving account preference information from the applicant, the account preference information describing the applicant's preferences concerning various features of the financial account product;

means for recommending at least one first financial account product to the applicant based on the received account preference information;

means for determining if the applicant accepts the at least one first financial account product;

means for providing, to the applicant, if the applicant accepts the at least one first financial account product, selectable options and at least one ~~unselectable~~ inputable option for further defining predetermined features of the recommended at least one first financial account product;

means for receiving, from the applicant, one or more selections selected from the selectable options for the recommended at least one first financial account product; and

means for customizing the recommended at least one first financial account product based on the applicant's one or more selections.

26. (Currently Amended) The system of claim 25, wherein the at least one ~~unselectable~~ inputable option includes an option for the applicant to provide a value.

27. (Previously Presented) The system of claim 26, wherein the value corresponds to at least one of the predetermined features.

28. (Currently Amended) A computer-readable medium containing instructions for customizing a financial account product for an applicant, the instructions comprising:



receiving account preference information from the applicant, the account preference information describing the applicant's preferences concerning various features of the financial account product;

recommending, to the applicant, at least one first financial account product based on the received account preference information;

determining if the applicant accepts the at least one first financial account product;

if the applicant accepts the at least one first financial account product, providing, to the applicant, selectable options and at least one ~~unselectable~~ inputable option for further defining predetermined features of the recommended at least one first financial account product;

receiving, from the applicant, one or more selections selected from the selectable options for the recommended at least one first financial account product; and

customizing the recommended at least one first financial account product based on the applicant's one or more selections.

29. (Currently Amended) The computer readable medium of claim 28, wherein the at least one ~~unselectable~~ inputable option includes an option for the applicant to provide a value.

30. (Previously Presented) The computer readable medium of claim 29, wherein the value corresponds to at least one of the predetermined features.